

21 October 2021

Update to Indirect Cost Ratios for Pooled Investment Options

As a member of Whole Super (the Fund), we would like to advise you that the indirect cost ratios (ICRs) have been updated for the pooled investment options offered by the Fund.

These changes are due to Mercer Investments (Australia) Limited (Mercer) adjusting the estimated fees and costs of the underlying Mercer Multi-Manager Funds which form the pooled investment options.

What is an ICR?

The ICR is the ratio of the total of the indirect costs for the Whole Super pooled investment option, to the total average net assets of the superannuation entity attributed to the Whole Super pooled investment option. The ICR is deducted from the asset of the underlying investments and reflected in the daily unit price.

Updated ICR

The table below lists the new ICRs that will apply to the pooled investment options from 1 October 2021.

Pooled Investment Options	Original indirect cost ratio	Updated indirect cost ratio
Whole Super Cash	0.00%	0.00%
Whole Super Passive Balanced	0.32%	0.30%
Whole Super Balanced	0.43%	0.39%
Whole Super Passive High Growth	0.25%	0.26%
Whole Super High Growth	0.51%	0.47%

What you need to do

You do not need to take any action as a result of these changes. The unit price you pay when you invest, switch or withdraw from the pooled investment option(s) will be adjusted for the updated ICRs from 1 October 2021.

For further information regarding ICRs, please refer to the Fund's Product Disclosure Statement (PDS) and Additional Information Guide. If you have any questions in relation to this update, the PDS or any other documents in relation to the Fund, please contact Member Services using the contact details provided below.

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